

Information to identify the case:

Debtor 1	Debra A. O'Connor	Social Security number or ITIN	xxx-xx-2280
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-21212-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Debra A. O'Connor

9/15/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Debra A. O'Connor
 Debtor

Case No. 17-21212-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 21

Date Rcvd: Sep 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2017.

db +Debra A. O'Connor, 2715 Falcon Court, Mays Landing, NJ 08330-3384
 cr +First Financial FCU, Michael R. DuPont, Esq, 229 Broad St, PO Box 610,
 Red Bank, NJ 07701-0610
 516857686 +Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
 516857687 +Atlantic County Special Civil Part, 1201 Bacharach Boulevard, Atlantic City, NJ 08401-4510
 516857690 +ERC, PO Box 172465, Denver, CO 80217-2465
 516857691 Financial Recoveries, 800 Kings Highway, Cherry Hill, NJ 08034
 516873683 +First Financial FCU, McKenna, DuPont, Higgins & Stone, 229 Broad St, PO Box 610,
 Red Bank, NJ 07701-0610
 516857692 +First Financial FCU, PO Box 815909, Dallas, TX 75381-5909
 516857693 +Fox Chase Condo Association, 48 South New York Road, Galloway, NJ 08205-9680
 516857696 +M&T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
 516857698 +Progressive Financial Services, PO Box 22083, Tempe, AZ 85285-2083
 516857700 +United Guaranty Resolution Ins, 230 North Elm Street, Greensboro, NC 27401-2417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 15 2017 23:00:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2017 23:00:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516857685 +EDI: ALLIANCEONE.COM Sep 15 2017 22:43:00 Alliance One, 4850 Street Road,
 Trevoze, PA 19053-6643
 516857688 EDI: CAPITALONE.COM Sep 15 2017 22:43:00 Capital One, 15000 Capital One Drive,
 Richmond, VA 23238
 516857689 +EDI: CRFRSTNA.COM Sep 15 2017 22:43:00 Credit First, 6275 Eastland Road,
 Brookpark, OH 44142-1399
 516857694 +EDI: IIC9.COM Sep 15 2017 22:53:00 IC Systems, 444 Highway 96,
 Saint Paul, MN 55127-2557
 516857695 EDI: CBSKOHLS.COM Sep 15 2017 22:43:00 Kohls, 17000 Ridgewood,
 Menomonee Falls, WI 53051
 516857697 +E-mail/Text: danielle@redbanklaw.com Sep 15 2017 22:59:51 McKenna DuPont et al,
 PO Box 610, Red Bank, NJ 07701-0610
 516857699 +EDI: WTRRN BANK.COM Sep 15 2017 22:48:00 TD Bank/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2017 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Debra A. O'Connor brian@brianthomaslaw.com
 Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Michael R. DuPont on behalf of Creditor First Financial FCU dupont@redbanklaw.com,
 dana@redbanklaw.com
 Thomas J Subranni trustee@subranni.com,
 szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu
 tions.com; hinnaurato@subranni.com

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Sep 15, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6